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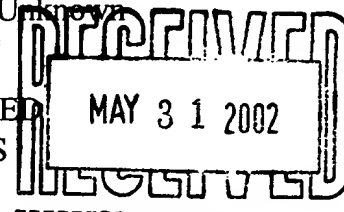
IN RE APPLICATION OF: Pliha, Robert Kenneth

SERIAL NO.: 09/880,430 ART UNIT: 2162

FILED: June 13, 2001 EXAMINER: Unknown

FOR: SYSTEMS AND METHODS FOR DISTRIBUTING TARGETED  
INCENTIVES TO FINANCIAL INSTITUTION CUSTOMERS

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ATTORNEY DOCKET NO.: 47423/252726

Assistant Commissioner for Patents  
Washington, D.C. 20231

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*James W. Wilson*  
DATE: February 8, 2002

INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with Rules 56, 97 and 98 of the Rules of Practice in Patent  
Cases (37 C.F.R. §§1.56, 1.97 and 1.98), enclosed are copies of the materials listed on the  
accompanying Form PTO-1449 for consideration by the Examiner. None of these references  
is conceded to be prior art within the meaning of U.S. patent laws.

This Information Disclosure Statement is being filed before mailing of a first  
office action on the merits of the application (37 C.F.R. §1.97(b)(3)); therefore, no fees are  
believed to be due. However, the Commissioner is authorized to charge any additional fees

U.S.S.N. 09/880,430

Filed: June 13, 2001

For: Systems and Methods for Distributing Targeted Incentives to Financial Institution Customers  
INFORMATION DISCLOSURE STATEMENT

that may be due in connection with the filing of this paper or credit any overpayment to  
deposit account 11-0855.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Michael K. Dixon", with a stylized flourish at the end.

Michael K. Dixon  
Registration No. 46,665

OF COUNSEL:  
KILPATRICK STOCKTON LLP  
1100 Peachtree Street, Suite 2800  
Atlanta, Georgia 30309-4530  
Direct Dial (404) 815-6619  
Receptionist (404) 815-6500

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|--------------------|------------|
| Application Number | 09/880,430 |
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| <b>Filing Date</b> | 06/13/01 |
|--------------------|----------|

|                      |                       |
|----------------------|-----------------------|
| First Named Inventor | Pliha, Robert Kenneth |
|----------------------|-----------------------|

|                |      |
|----------------|------|
| Group Art Unit | 2162 |
|----------------|------|

|               |         |
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| Examiner Name | Unknown |
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